

# THE LENDER'S ADVANTAGE

November 2011

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## SBA BALTIMORE DISTRICT OFFICE

### Export Express Gets Permanent Spot in SBA Lending Lineup

The SBA Export Express pilot program, which helps small businesses develop or expand export markets, is being converted into a permanent loan program.

Export Express provides exporters and lenders a streamlined method to obtain SBA-backed financing for loans and lines of credit up to \$500,000. The maximum SBA guaranty on Export Express loans is 90 percent.

Under the Export Express *Pilot* program, all SBA Express Lenders were also authorized to make Export Express loans. However, that blanket author-

ity for Express Lenders is due to expire December 2nd, 2011.

Current SBA Express Lenders that would like to have the option to make Export Express Loans will need to submit a request along with the point of contact to their local SBA District Office.

Existing 7(a) Lenders that are not SBA Express lenders need to submit an Export Express nomination request to their local SBA District Office. If desired, lenders can simultaneously apply for both SBA Express and Export Express lending authority.



SBA Notice 5000-1216 announces the implementation and policy for administering and delivering the permanent Export Express program.

Please see [www.sba.gov/for-lenders](http://www.sba.gov/for-lenders) for additional information or contact the SBA Baltimore District Office Lender Relations Office.

### SBA Helping Veterans Start, Grow and Expand Small Businesses

With thousands of service members returning from wars in Iraq and Afghanistan, the U.S. Small Business Administration is welcoming them home with programs and initiatives to help

them start, grow and expand their businesses.

The SBA reaches out to veterans through its 68 SBA district offices, 15 Veterans Business Outreach Centers nationwide, more

than 1,000 Small Business Development Centers, 110 Women's Business Centers and some 12,000 SCORE volunteers. SBA also has numerous programs creating government contracting opportunities for veteran-owned small businesses. For more information, visit [www.sba.gov/vets](http://www.sba.gov/vets) and [www.sba.gov/reservists](http://www.sba.gov/reservists).

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**District Director's Desk:****SBA Loan Numbers Climb in FY-2011: Over \$204 Million in Loans to Small Business in Maryland:**

With Thanksgiving just around the corner, I just wanted to say thanks again for all the effort put in to make this last fiscal year such a major success. It's still hard to believe it was the best year in over ten years for SBA lending in our district. Thanks in a large part to the great lenders and resource partners (SBDC, SCORE, DBED, County Governments, Chambers, Etc) we have in our district. We couldn't have done it without you.



*Stephen D. Umberger  
District Director, Baltimore*

M&T Bank is in the lead by only \$21,000 over Mid-Atlantic FCU for the first month of the new fiscal year.

Business Finance Group is leading the 504 CDC lending while CommerceFirst is in the lead as the 3rd Party Lender for the 504 program.

Turn to page 5 for details on our lending numbers.

**FYI:**

**Small Business Assistance:** The SBA Baltimore District Office has a new Lender Relations Specialist, **Mark Williams**. Really he is not all that new, he has been working in the office for a little over a year as a Business Development Specialist. He will continue the duties of the Veterans' Business Officer and International Trade Officer although his primary responsibility will be as a Lender Relations Specialist.



Mark can be reached at 410-962-6195 x303 or [mark.williams@sba.gov](mailto:mark.williams@sba.gov). Don't hesitate to call or send an email with any questions. He can even assist you in setting up training for your organization.

If you know a business owner who needs counseling, or assistance in another part of the state, have them contact either SCORE at 800-634-0245 and <http://www.score.org/index.html> or the SBDC at 877-787-7232 and <http://www.mdsbdc.umd.edu/> for "FREE" one on one business consulting assistance.

**Banking News:**

The **SBA Quick Reference Loan Chart** has been updated to include all of the recent changes. It is a great tool which gives you the ability to understand the basics on most of the SBA loan programs. It also allows you to quickly see if one of the loan programs may be a good fit for your business client. The SBA Quick Reference Loan Chart can be accessed at <http://www.sba.gov/content/loan-program-quick-reference-guide>.

## **Upcoming Events:**

**Going Global:** 96% of the world's customers reside outside the United States.

As a follow up to the National Export Conference that was held in May, the Central Region presents this FREE workshop, discussing the benefits of exporting and tools to get the job done! A panel of experts will provide information on how their organization can assist in the exporting process, and answer important questions to assist small businesses going global. Whether your client is service based or product based, sole proprietor or an LLC, no matter the size global business is available now. Come learn and network with small businesses involved in exporting.

Are you ready to expand your knowledge of business beyond the national borders? Do you want to be able to help your export clients get to the next level? If so, this workshop is for you!

University of Baltimore - Thumel Business Center Questions: 410-837-4928

11 W. Mt. Royal Ave - Auditorium Baltimore, MD 21201

November 10, 2011, 8:30 a.m. - 12:30 p.m.

Free: Registration is required, click to register: <http://mdsbdc.ecenterdirect.com/Conferences.action>

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**Interagency Small Business Roundtable for Financial Institutions - FREE Event:** December 13, 2011 in Delaware at The Cheers Community Center 20520 Sand Hill Rd., Georgetown, DE 19947. If you are a lender or resource partner located in Maryland or Delaware please attend this free event. Hear from the FDIC, Office of the Comptroller, SBA, USDA, Banc-Serv, and others. Register at <http://www.udel.edu/forms/sbtdc/roundtable/> or contact [edward.knox@sba.gov](mailto:edward.knox@sba.gov) for more information.

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**Credit Connections Commercial Lender Training Sessions - 2012:** January - May 2012, Meet with representatives from the US Small Business Administration (SBA), USDA, Maryland DHCD and DBED. Learn about the various loan programs and how you can structure a deal with these programs. All sessions are 8:30am til 11:00 am. Continental breakfast from 8:30 til 9:00am and session from 9:00am til 11:00am. **Save the Date.** Dates and locations on page 6. Registration information will be out soon.

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**April 13, 2012,** Small Business Week Awards Luncheon at Martin's West, Woodlawn, Md.

## **Let's Do Lunch!**

We wanted you to be the first to know that the **Annual Maryland Small Business Week Awards** Program is now a luncheon. Mark your calendar for lunch on **Friday, April 13, 2012** at Martin's West in Woodlawn, MD. Join us as we celebrate the achievements of Maryland's small business owners and the valuable contributions of their supporters, the champions of small business.

Honorees will include the Maryland winners of the SBA's National Small Business Week Awards Program and the Baltimore District Office's Top Ten Lenders from Fiscal Year 2011. The event will include award presentations, a trade show and plenty of networking opportunities with state, federal and local representatives, lenders and fellow small business owners.

Don't miss the premier small business awards event of the year. Stay tuned for future announcements or contact Rachel Howard at (410) 962-6195, Ext. 330 or by email at [rachel.howard@sba.gov](mailto:rachel.howard@sba.gov).

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## **SBA Needs You to Nominate Your Outstanding Clients for Awards**

Any individual or organization may submit nominations for the 2012 Small Business Person of the Year, Champion Awards or other special SBA Small Business Week Awards.

All nominations are due in the U.S. Small Business Administration's Baltimore District Office by **Wednesday, November 30, 2011**. Organizers expect to announce the winners by March 9, 2012. Awards will be presented at the 28th Annual Maryland Small Business Week Awards Luncheon on Friday, April 13, 2012 at Martin's West, Woodlawn, Md. (save the date)

For questions or additional information, contact Rachel Howard at (410) 962-6195, Ext. 330 or by email at [rachel.howard@sba.gov](mailto:rachel.howard@sba.gov).

### **2012 Award Categories**

- \* Small Business Person
- \* Entrepreneurial Success
- \* Financial Services Champion
- \* Home-Based Business Champion
- \* Jeffrey Butland Family-Owned Business
- \* Minority Small Business Champion
- \* Small Business Exporter
- \* Accountant Advocate\* *Awarded locally only*
- \* Veteran Small Business Champion
- \* Women in Business Champion
- \* Young Entrepreneur
- \* Attorney Advocate\* *Awarded locally only*

**Baltimore District Office Lender Rankings: October 1, 2011—October 31, 2011**

<u>Lender Name 7a</u>	<u># Loans</u>	<u>Amount</u>
MANUFACTURERS & TRADERS TR CO	14	1,861,000
MID-ATLANTIC FCU	1	1,840,000
HOWARD BANK	2	475,000
BRANCH BK. & TR CO	5	271,800
HANA SMALL BUS. LENDING INC.	1	50,000
WELLS FARGO BANK NATL ASSOC	1	25,000
SUPERIOR FINANCIAL GROUP, LLC	1	7,500
<b>Total 7(a)</b>	<b>25</b>	<b>\$4,530,300</b>

<u>Lender Name 504</u>	<u># Loans</u>	<u>Amount</u>
BUSINESS FINANCE GROUP, INC.	6	3,220,000
<b>Total 504</b>	<b>6</b>	<b>\$3,220,000</b>

**Grand Total      31      \$7,750,300**

<u>3rd Party Lender 504 Name</u>	<u># Loans</u>	<u>Amount</u>
CommerceFirst Bank	1	1,200,000
Carrollton Bancorp	1	1,025,000
Severn Savings Bank, FSB	1	542,250
Bank of America, National Association	1	527,500
Carrollton Bank	1	400,000
PNC Bank, National Association	1	270,724
<b>Total 3rd Party 504</b>	<b>6</b>	<b>\$3,965,474</b>

*All SBA programs and services are extended to the public on a nondiscriminatory basis.*

**Edward Knox**

Lead Lender Relations Specialist

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**Mark Williams**

Lender Relations Specialist

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Follow the SBA on:



You Tube

[www.sba.gov/md](http://www.sba.gov/md)

**Helping small businesses start, grow and succeed**

**Credit Connections Commercial Lender Training Sessions - 2012**

January 10, 2012 8:30 am til 11:00 am	WorWic Community College 32000 Campus Drive Salisbury, Maryland 21804
January 11, 2012 8:30 am til 11:00 am	Chesapeake College Wye Mills, Maryland 21679
January 19, 2012 8:30 am til 11:00 am	Federal Reserve Bank of Richmond 502 S. Sharp Street Baltimore, Maryland 21201
March 28, 2012 8:30 am til 11:00 am	Allegany College of Maryland 12401 Willowbrook Road SE Cumberland, Maryland 21502
March 29, 2012 8:30 am til 11:00 am	Hagerstown Community College 11400 Robinwood Drive Hagerstown, Maryland 21742
April 11, 2012 8:30 am til 11:00 am	Carroll Community College 1601 Washington Road Westminster, Maryland 21157
April 12, 2012 8:30 am til 11:00 am	MT St. Mary's 5350 Spectrum Drive – Frederick Frederick, Maryland 21703
April 24, 2012 8:30 am til 11:00 am	Anne Arundel Community College 101 College Parkway Arnold, Maryland 21012
April 26, 2012 8:30 am til 11:00 am	College of Southern Maryland Corporate Center 8730 Mitchell Road La Plata, Maryland 20646
May 8, 2012 8:30 am til 11:00 am	Harford Community College 401 Thomas Run Road - Bel Air, Maryland 21015